

# CITY STATE BANK SPIRIT

Grimes • Indianola • Madrid • Martensdale • Mount Ayr • New Virginia • Norwalk



## PRESIDENT'S LETTER

### ENSURE YOUR DATA IS PROTECTED

In today's digital society, protecting data has become increasingly important. City State Bank wants to ensure consumers know how to determine their digital information is secure.

About 15 million people in the U.S. alone have their identities stolen each year, and those cases result in financial losses of around \$50 billion. Practicing safe online behavior is one simple way that consumers can protect against becoming a victim of cybercrime.

#### 10 simple ways to help secure your data:

- 1. Shred printed documents:** Make sure you shred any documents that contain sensitive information, such as your Social Security number, credit card or bank account numbers.
- 2. Set strong passwords:** Setting strong passwords that use a variety of letters, numbers and special characters helps prevent criminals from accessing your information.
- 3. Be careful shopping online:** Only shop from known and trusted sources, and before entering credit card info, make sure the word, "secure," or a closed padlock icon appear next to the URL in the web address bar.
- 4. Lock your phone:** Locking your phone with a pass code ensures thieves don't gain easy access to your bank accounts, email and other data.
- 5. Know how to spot phishing scams:** Phishing is used to obtain sensitive information by disguising a fraudulent electronic communication as a trustworthy entity. If you are unsure whether the communication is fraudulent or not, contact the organization directly.
- 6. Check URLs before clicking on them:** Before clicking on a link, hover over it to see if the URL. If it looks suspicious and does not actually contain the company name, do NOT click on it.
- 7. Do NOT access accounts using public Wi-Fi:** While it is OK to use such networks for general web browsing, it is unwise to use them to access any type of banking, credit card or shopping account.
- 8. Review privacy settings on social media:** Most social media websites have privacy features that can be enabled to prevent people you don't know from seeing your activity. Explore the settings of the social networks you use to ensure that your accounts are private.
- 9. Take advantage of two-factor authentication:** Many websites now offer an extra wall of security through two-factor authentication. Through two-factor authentication, you receive a temporary code through a text message that must be entered before you can log into your account.
- 10. Monitor your credit report:** Your credit report can tell you whether your accounts have been compromised. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free report each year and examine it for suspicious activity.

Just a reminder, here at City State Bank, we will never call you to confirm your bank account, social security number, etc. If we ever call you, but you are unsure if it is us, please hang up and call us at 515-981-4234 or call the location you use to confirm. Lastly, if you ever feel that you have potentially been scammed, please contact us immediately so that we can put a hold on your accounts and assist you from there. We are here to help!

Sincerely,

Steve Albrecht

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SPIRIT. DRIVE.  
RELATIONSHIP.







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RELATIONSHIP.

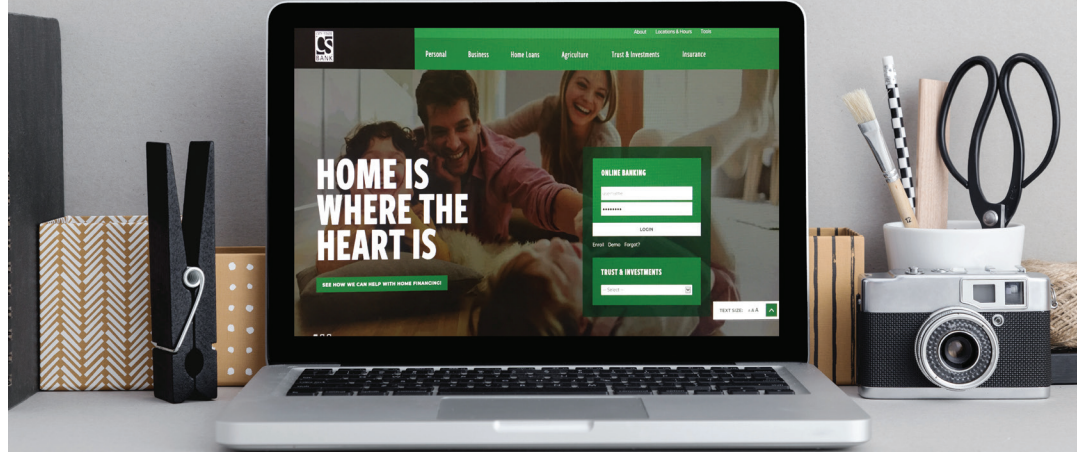
## UPCOMING BANK EVENTS

- **March 30:** Stop by for the New Virginia Easter Egg Hunt at 10 am. Sponsored by local businesses, City State Bank is proud to donate the treat bags for all of the participants.
- **April 16-20:** We will be giving bank tours to local elementary classes throughout the week, in honor of 'Teach Children to Save' day, which is on Friday, April 20th.
- **May 12:** RuNorwalk - Sign up now to participate in the annual RuNorwalk event, which includes an 8k run, 5k run, 5k walk, and a Kids Fun Run. The event is sponsored by City State Bank, the Norwalk Chamber and Anytime Fitness, with the Fun Run sponsored by Norwalk Family Dentistry. Look for our employees at the finish line where we will be handing out Gatorade, water and bananas. To enter, or for more information, contact the Norwalk Chamber Office at 515-981-0619.
- **May 28:** Memorial Day Observed - Bank Closed
- **June 7-9:** Grimes Governors Days - Join us in the Grimes bank parking lot after the parade for FREE ice cream sundaes on Saturday, June 9th.

## NEW WEBSITE COMING SOON!

We know how important your time is and how convenient it is to look on our website for questions, educational resources, and to access your Internet Banking, Bill Pay and e-statements. For that reason, we have been hard at work revamping our website to make it easier to navigate and full of great information at your fingertips. With the same address of [www.citystatebank.com](http://www.citystatebank.com), we think you will love the update!

Look for it to launch in April.



MEMBER FDIC

# We are Agriculture.

*Proudly supporting Iowa farmers since 1895.*



**Kim Greenland**  
MOUNT AYR  
641-464-3555



**Hannah Main**  
MOUNT AYR  
641-464-3555



**Jesse Woerdehoff**  
INDIANOLA  
515-371-7835



**Jeff Winslow**  
NEW VIRGINIA  
641-449-3314



**Dustin Andersen**  
MADRID  
515-321-5588



**Phil Kennedy**  
GRIMES  
515-669-2183



**Adam Bunge**  
GRIMES  
515-450-4493



**Mitch Nelson**  
NORWALK  
515-981-1236



**George Meinecke**  
NORWALK  
515-981-1364

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# Thinking about building a new home?

With great rates, exceptional customer service, and products to help you through all stages of the home-building process, City State Bank is here to help!

[www.citystatebank.com](http://www.citystatebank.com)



## Purchasing a Lot

When you find the location that fits your family, we are here to help. We have financing options available so you can purchase your lot, whether it be building on it right away, or sometime in the future.

## Construction

After pouring over floor plans and choosing your builder, we know you have enough decisions to make throughout the building process. We focus on keeping your construction financing simple.

## Home Loan

Count on City State Bank to make it a smooth transition from the construction phase to living in your new home. We will help you find the home loan that is best for you, so that you can concentrate on unpacking.



GRIMES  
515-986-2265

INDIANOLA  
515-961-7000

MADRID  
515-795-3807

NORWALK  
515-981-4234

MARTENSDALE  
641-764-2265

MOUNT AYR  
641-464-3555

NEW VIRGINIA  
641-449-3314



**DOWNLOAD THE APP**



**Download the City State Bank app today!**

Must be an internet banking customer to use. Sign up at [www.citystatebank.com](http://www.citystatebank.com). Availability may be affected by your mobile device's coverage area. Your mobile carrier's web access charges may apply. Member FDIC.



**Wall of Heroes** ★★★★★

City State Bank is proud to honor our service men and women and will have a "Wall of Heroes" on display from **Memorial Day through the 4th of July.**

*Would you like to have someone included?*

Past or present, please bring a military photo of them to City State Bank (to be copied and returned immediately).

Then fill out a form including:

Name • Branch of Service • Rank (if desired) • Date of Service • Place Served

Previous entries will also be on display and do not need to be re-submitted.



# 1ST QUARTER DONATIONS

- 4-H Foundation
- Camp Sunnyside
- DC-G After Prom
- DC-G Education Foundation
- DC-G PTO Reading Rocks
- Easter Seals of Iowa
- Friends of Warren County
- I-35 National Honor Society
- I-35 Prom
- Indianola Dollars for Scholars
- Leukemia & Lymphoma Society
- Mount Ayr Band Boosters
- New Virginia Library Winter Reading Program
- Norwalk Firefighter Association
- Norwalk Ministerial Association
- Norwalk Police Dept.-Cops with Carts
- Norwalk Robotics Club
- Pheasants Forever
- Puppy Jake Foundation
- Ringgold Cattleman Association
- Ringgold County Development
- Special Olympics of Iowa
- St. Mary's Fire Department
- Warren County Fair
- Warren County Habitat for Humanity
- Warren County Saddle Club
- Za-Ga-Zig

## MISSION STATEMENT

The City State Bank Spirit drives us to provide service and solutions exceeding customer expectations.



[www.citystatebank.com](http://www.citystatebank.com)



Teach Children to Save Day is Friday, April 20<sup>th</sup>!

## APRIL IS FINANCIAL LITERACY MONTH

According to a 2015 survey conducted by the National Foundation for Credit Counseling, only 40 percent of U.S. adults have a budget and keep a close eye on their spending habits. By taking an active role in your children's financial education, you can help make sure that number rises. Here are four ways to help start a conversation with your kids about money.

### 4 WAYS TO TEACH YOUR KIDS ABOUT FINANCES

One of the most effective ways to teach kids about credit and finances is through hands-on experience. Following are four simple ways to help your children practice with money and credit.

- 1. Allowances.** Give your child a monthly allowance and explain the importance of saving. If they spend their entire allowance and ask for more, consider giving it to them with the stipulation that it will come out of their next month's allowance. Explain to them that this is like a loan which must be repaid. You can also help them keep track of their spending, so they can see how quickly it adds up or goes away depending on how they use it. You can also tie allowances to daily chores and teach your children that money comes from hard work.
- 2. Budget.** Children have the luxury of 100 percent disposable income. With no bills to pay, worry-free spending is easier. Although most children do not have bills, you can teach them to budget by helping them keep track of their spending and saving with an overview of their monthly spending habits.
- 3. Teach them to save.** Allowances usually are not large enough to help children afford big-ticket items, such as video gaming systems or a new phone. Help them understand how much they need to save each month to afford such items in a specified amount of time. For example, if a new video game system costs \$300, and your child wants to purchase it in six months, he would need to save \$50 per month to afford it. Knowing this will help him budget the remainder of his allowance.
- 4. Introduce them to your bank.** Opening a savings and/or checking account for them can help them learn the importance of saving while also helping them keep track of their money.

Here at City State Bank, we have student checking and savings accounts specifically geared towards helping your child learn to manage their money. It is never too early (or too late) to get started!

## CONTACT INFORMATION

### Grimes

100 NE Jacob St  
Grimes, IA 50111  
515-986-2265

### Indianola

1510 N. 1st St.  
Indianola, IA 50125  
515-961-7000

### Madrid

105 E. 2nd St.  
Madrid, IA 50156  
515-795-3807

### Norwalk

801 Main St.  
Norwalk, IA 50211  
515-981-4234

### Insurance Services\*\*

1037 Sunset Drive  
Norwalk, IA 50211  
515-981-0434

### Martensdale

368 N. Hwy 28  
Martensdale, IA 50160  
641-764-2265

### Mount Ayr

103 W. South St.  
Mount Ayr, IA 50854  
641-464-3555

### New Virginia

501 West St.  
New Virginia, IA 50210  
641-449-3314

### Trust & Investments\*

1104 Sunset Dr., Ste B  
Norwalk, IA 50211  
515-981-1400

.....  
316 S. Kennedy Ave  
Madrid, IA 50156  
515-795-5112  
.....  
219 S.E. Main Street  
Grimes, IA 50111  
515-986-3306

\* Not FDIC insured. Not deposits or other obligations of bank and are not guaranteed by bank. Are subject to investment risk, including possible loss of principal. \*\*Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.